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**REMARKS**

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 1-20 are canceled. Claims 21-40 are added. Accordingly, claims 21-40 are pending.

Certain of claims 1-20 are rejection under 35 U.S.C. Section 101. As mentioned, claims 1-20 are canceled, and new claims 21-40 are added. Claims 21-40 are drafted with the Section 101 rejection in mind. It is believed that all of the bases for the Section 101 rejection are overcome.

Claim 21 recites a computer implemented method by a financial institution. The method comprises (a) receiving a request for a validation number to be associated with a check, (b) determining if an account contains sufficient funds to cover the monetary amount of the check, and (c) if the determination in (b) is affirmative, issuing a validation number to be associated with the check.

None of the prior art including the prior art references of record discloses or suggests a computer implemented method by a financial institution, comprising (a) receiving a request for a validation number to be associated with a check, (b) determining if an account contains sufficient funds to cover the monetary amount of the check, and (c) if the determination in (b) is affirmative, issuing a validation number to be associated with the check. Thus, claim 21 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 22 depends from claim 21 and is allowable for the reasons claim 21 is allowable and for the specific limitations recited therein. Claim 22 further recites that the validation number is randomly generated by the financial institution. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 22 in combination with the structure recited in claim 21. Thus, claim 22 patentably defines over the prior art including the prior art references of record, whether taken singularly on in combination, and is therefore allowable.

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Claim 23 depends from claim 21 and is allowable for the reasons claim 21 is allowable and for the specific limitations recited therein. Claim 23 further recites that the validation number is derived using at least some information associated with the check. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 23 in combination with the structure recited in claim 21. Thus, claim 23 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 24 depends from claim 21 and is allowable for the reasons claim 21 is allowable and for the specific limitations recited therein. Claim 24 further recites that the at least some information associated with the check comprises (i) a date of the check, (ii) a serial number of the check, (iii) an account number of the account, (iv) a monetary amount of the check, (v) a payee of the check, (vi) symbols identifying a drawee financial institution which maintains custody of the account, and (vii) a Uniform Resource Locator (URL). None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 24 in combination with the structure recited in claim 21. Thus, claim 24 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 25 depends from claim 21 and is allowable for the reasons claim 21 is allowable and for the specific limitations recited therein. Claim 25 further recites (d) allocating funds for payment of the monetary amount if the determination in (b) is affirmative. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 25 in combination with the structure recited in claim 21. Thus, claim 25 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 26 depends from claim 25 and is allowable for the reasons claim 25 is allowable and for the specific limitations recited therein. Claim 26 further recites that (d) comprises (d-1) deducting the monetary amount from the account. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 26 in combination with the structure recited in claim 25. Thus, claim 26 patentably defines

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over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 27 depends from claim 21 and is allowable for the reasons claim 21 is allowable and for the specific limitations recited therein. Claim 27 further recites that the request identifies the account. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 27 in combination with the structure recited in claim 21. Thus, claim 27 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 28 depends from claim 27 and is allowable for the reasons claim 27 is allowable and for the specific limitations recited therein. Claim 28 further recites that (b) comprises (b-1) verifying that the request was made by a party authorized to write checks on the account, and (b-2) verifying that the account contains sufficient funds to cover the monetary amount of the check. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 28 in combination with the structure recited in claim 27. Thus, claim 28 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 29 recites a method by a financial institution. The method comprises (a) receiving from a first party over the Internet (i) a request for a validation number to be associated with a check and (ii) a monetary amount of the check, (b) determining if an account associated with the first party contains sufficient funds to cover the monetary amount of the check, and (c) if the determination in (b) is affirmative, issuing over the Internet a validation number to allow the first party to associate the issued validation number with the check.

None of the prior art including the prior art references of record discloses or suggests a method by a financial institution, comprising (a) receiving from a first party over the Internet (i) a request for a validation number to be associated with a check and (ii) a monetary amount of the check, (b) determining if an account associated with the first party contains

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sufficient funds to cover the monetary amount of the check, and (c) if the determination in (b) is affirmative, issuing over the Internet a validation number to allow the first party to associate the issued validation number with the check. Thus, claim 29 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 30 depends from claim 29 and is allowable for the reasons claim 29 is allowable and for the specific limitations recited therein. Claim 30 further recites (d) receiving from a second party the validation number which has been issued to the first party in (c), (e) receiving from the second party at least some information associated with the check, (f) determining if the validation number is valid based upon the at least some information received in (e), and (g) if the determination in (f) is affirmative, issuing to the second party a confirmation that the validation number is valid. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 30 in combination with the structure recited in claim 29. Thus, claim 30 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 31 depends from claim 30 and is allowable for the reasons claim 30 is allowable and for the specific limitations recited therein. Claim 31 further recites that (i) the validation number in (d) and the at least some information in (e) are received over the Internet from the second party, and (ii) the confirmation in (g) is issued over the Internet to the second party. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 31 in combination with the structure recited in claim 30. Thus, claim 31 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 32 depends from claim 31 and is allowable for the reasons claim 31 is allowable and for the specific limitations recited therein. Claim 32 further recites that the first party is a payor of the check, and the second party is a payee of the check. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 32 in combination with the structure recited in claim 31. Thus, claim 32 patentably

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defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 33 depends from claim 29 and is allowable for the reasons claim 29 is allowable and for the specific limitations recited therein. Claim 33 further recites that the validation number is randomly generated by the financial institution. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 33 in combination with the structure recited in claim 29. Thus, claim 33 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 34 depends from claim 29 and is allowable for the reasons claim 29 is allowable and for the specific limitations recited therein. Claim 34 further recites that the validation number is derived using at least some information associated with the check. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 34 in combination with the structure recited in claim 29. Thus, claim 34 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 35 depends from claim 34 and is allowable for the reasons claim 34 is allowable and for the specific limitations recited therein. Claim 35 further recites that the at least some information associated with the check comprises (i) a date of the check, (ii) a serial number of the check, (iii) an account number of the account, (iv) a monetary amount of the check, (v) a payee of the check, (vi) symbols identifying a drawee financial institution which maintains custody of the account, and (vii) a Uniform Resource Locator (URL). None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 35 in combination with the structure recited in claim 34. Thus, claim 35 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 36 depends from claim 29 and is allowable for the reasons claim 29 is allowable and for the specific limitations recited therein. Claim 36 further recites (d) allocating funds for payment of the monetary amount if the determination in (b) is

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affirmative. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 36 in combination with the structure recited in claim 29. Thus, claim 36 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 37 depends from claim 36 and is allowable for the reasons claim 36 is allowable and for the specific limitations recited therein. Claim 37 further recites that (d) comprises (d-1) deducting the monetary amount from the account. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 37 in combination with the structure recited in claim 36. Thus, claim 37 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 38 recites a system comprising (a) means for receiving, from a first requestor, a request over the Internet for a validation number to be associated with a check, (b) means for establishing a reference character sequence for the check, (c) means for transmitting the reference character sequence to the first requestor over the Internet, (d) means for receiving, from a second requestor, a proposed character sequence over the Internet, and (e) if the proposed character sequence of (d) matches the reference character sequence (b), issuing a confirmation signal over the Internet to the second requestor.

None of the prior art including the prior art references of record discloses or suggests a system comprising (a) means for receiving, from a first requestor, a request over the Internet for a validation number to be associated with a check, (b) means for establishing a reference character sequence for the check, (c) means for transmitting the reference character sequence to the first requestor over the Internet, (d) means for receiving, from a second requestor, a proposed character sequence over the Internet, and (e) if the proposed character sequence of (d) matches the reference character sequence (b), issuing a confirmation signal over the Internet to the second requestor. Thus, claim 38 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

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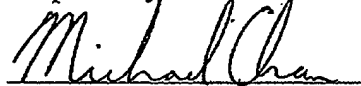
Claim 39 depends from claim 38 and is allowable for the reasons claim 38 is allowable and for the specific limitations recited therein. Claim 39 further recites that the validation number is randomly generated by a financial institution. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 39 in combination with the structure recited in claim 38. Thus, claim 39 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 40 depends from claim 38 and is allowable for the reasons claim 38 is allowable and for the specific limitations recited therein. Claim 40 further recites that the validation number is derived using at least some information associated with the check. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 40 in combination with the structure recited in claim 38. Thus, claim 40 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

This amendment may be entered upon a showing of good reasons why it is necessary and was not presented earlier as per 37 C.F.R. Section 1.116. This amendment is necessary to overcome the rejections stated in the final Office Action. The amendment was not earlier presented because the Applicant did not know of the Examiner's position with respect to rejection of claims in the present application until receiving the final Office Action.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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